Castrib-18075 Doc 1 Filed 05/22/15 Entered 05/22/15 11:39:07 Desc Main United States Bankrupt Document Page 1 of 9

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oy the Debtor in the last 8 years	wis Felton		ebtor (Spouse) (Last			
ied, maiden, and trade names):	,	All Other Names (include married,	used by the Joint Do maiden, and trade n	ebtor in the las	t 8 years	\dashv
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Street Address of Debtor (No. and Street, City, and State):	······································		,.			UN
Street Address of Debtor (No. and Street, City, and State): 537 No Cent (A Chicago III 606) County of Residence or of the Principal Place of Business:	c pk	Street Address of.	Joint Debtor (No. an	d Street, City,	and State):	
Chicago III,6062	ZIP CODE					
	Cook	County of Residen	ce or of the Principa	2 D2	ZIP CODE	
Mailing Address of Debtor (if different from street address):			Joint Debtor (if diff			
			otor (ir tin)	etelit from str	ect address);	
Location of Principal Assets of Business Debtor (if different fr	ZIP CODE					
	om street address abov	c):			ZIP CODE	
Type of Debtor (Form of Organization)	Nature	of Business	C	A.D.	ZIP CODE	7
(Check one box.)	(Check one box.)		Chapter o	f Bankruptcy tition is Filed	Code Under Which (Check one box.)	
Individual (includes Joint Debtors)	Health Care Bi	isiness	Chapter 7			
See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP)	11 U.S.C. § 10	cal Estate as defined in	Chapter 9		Chapter 15 Petition for Recognition of a Foreign	,
L Parinciship	Railroad Stockbroker	(,	Chapter 11 Chapter 12		Main Proceeding	' <u> </u>
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Commodity Bro	oker	Chapter 13		Chapter 15 Petition for Recognition of a Foreign	,
	Clearing Bank Other			1	Nonmain Proceeding	
Chapter 15 Debtors Country of debtor's center of main interests:	Tax-Exer	npt Entity		3 1		
		if applicable.)	™ ~.	Nature of I (Check one	In any N	
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against debtor is pending:	Code (the Interna	the United States al Revenue Code).	§ 101(8) as "in	curred by an	primarily business debts.	1
		oode).	individual prin personal, famil	v. or	220.00	
Filing Fee (Check one box.)	······································	<u> </u>	household purp	ose."		
Full Filing Fce attached,		Check one box;	Chapter 11			
Filing Fee to be paid in installments (applicable to individual signed application for the court's consideration and for the court and for the	alo uul x x x	Debtor is a small	business debtor as o	defined in 11 L	J.S.C. § 101(51D), 11 U.S.C. § 101(51D).	
signed application for the court's consideration certifying the	at the debtor is	Check if:	caomess achtol	as defined in	11 U.S.C. § 101(51D).	
mistantifichts. Rule 1006(b). See	Official Form 3A.	Debtor's aggrega	te noncontingent lia	uidated debte t	excluding debts owed to	
Filing Fee waiver requested (applicable to chapter 7 individuation signed application for the court's consideration. See (uals only). Must	insiders or affiliat on 4/01/16 and ex	cs) are less than \$2, very three years ther	490,925 (amoi	excluding debts owed to unt subject to adjustment	:
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1		Check all applicable b	ed with this			
Statistical/Administrative Information		Acceptances of the	e plan were solicited cordance with 11 U.	1	om one or more classes	
i /			waa II U.	ь.с. § 1126(b)	THIS SPACE IS FOR	-
Debtor estimates that funds will be available for distribution to unsecured creditors. Estimated Number of Confirmation	ition to unsecured credi	tors.			COURT USE ONLY	- with the state of the state o
	and auministrative	e expenses paid, there will	l be no funds availat	ole for	1600 ×	1
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1611(O))	million milli	on million	omion	\$1 billion		il.

ficial Fenan 日本24/13年-18075 Filed 05/22/15 Entered 05/22/15 11:39:07 Desc Main Doc 1 oluntary Petition Paume of Pebtor(s): Document (This page must be completed and filed in every case.) Page 2 All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Where Filed: Case Number: Date Filed: Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: District: Relationship: Judge: Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and Exhibit B 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) (To be completed if debtor is an individual of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required Exhibit A is attached and made a part of this petition. by 11 U.S.C. § 342(b). Signature of Attorney for Debtor(s) (Date) Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. Information Regarding the Debtor - Venue Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately (Check any applicable box.) preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

individual.

Date

in preparing this document unless the bankruptcy petition preparer is not an

If more than one person prepared this document, attach additional sheets conforming

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

to the appropriate official form for each person.

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

In re Felton Lewis	Case No
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing

or the state of th
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the cred counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Tellon Fener

Date: 5-77-15

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:	Felhon	Lewis)		
D	ebtor (s))	Case No.	
)	Chapter	13
)		

List of Creditors

City of Chicago Dept of Revenue 400 W. Superor Chicago III, 60612 Allinois Tall way	
CHRySler capitol	

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

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your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

Case 15-18075

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Desc Main

UNITED STATES BANKRUPTCY COURT

In re <u>Felha Lewis</u> Debtor	Case No	
	CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE	
Certification of [Non-Attorne] I, the [non-attorney] bankruptcy petition preparer signing tattached notice, as required by § 342(b) of the Bankruptcy Code.	y] Bankruptcy Petition Preparer he debtor's petition, hereby certify that I delivered to the debtor the	
Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, o partner of the bankruptcy petition preparer.) (Require by 11 U.S.C. § 110.)	
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.		
	read the attached notice, as required by § 342(b) of the Bankruptcy X Signature of Debtor Date	
Case No. (if known)	Signature of Joint Debtor (if any) Date Date	

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.